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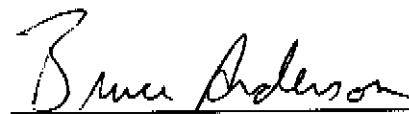
UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF IDAHO

In Re:)	Case No. 02-20218
)	
FRANK CHAPIN and ,)	
SYDNEY GUTIERREZ-CHAPIN)	NOTICE OF FILING COMBINED
)	OPERATING STATEMENTS FOR
Debtor.)	JANUARY 2003 AND FEBRUARY 2003
_____)	

Attached hereto is Debtor's Combined Operating Statements for the months of January 2003 and February 2003.

DATED this 20th day of March 2003.

ELSAESSER JARZABEK ANDERSON
MARKS ELLIOTT & MCHUGH, CHTD.



Bruce A. Anderson, Attorneys
for Debtors.

NOTICE OF FILING COMBINED OPERATING
STATEMENTS FOR JANUARY 2003 AND FEBRUARY 2003 - 1

ORIGINAL

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FILED
S. R. RILEY
CLERK

OFFICE OF THE U.S. TRUSTEE - REGION 18
BOISE, IDAHO

MONTHLY REPORTING REQUIREMENTS
INDIVIDUALS NOT ENGAGED IN BUSINESS

All Chapter 11 debtors filing as individuals not engaged in business, must serve the U.S. Trustee and the U.S. Bankruptcy Court with the documents and reports identified below no later than the 20th day of the month following the end of the month covered by the report.

DEBTOR NAME: FRANK L. CHAPIN and Sydney Gutierrez Chapin

CASE NUMBER: 02-20218 FOR THE MONTH OF: February 2003

Required Documents	Document	Previously	Explanation
	Attached	Submitted	Attached
1. Comparative Balance Sheet.	(X)	(X)	(X)
2. Statement of Income and Expenses.	(X)	(X)	(X)
3. Statement of Taxes, Insurance and Other Activities.	(X)	(X)	(X)
4. Copy of Monthly Bank Statement.	(X)	(X)	(X)
5. Quarterly Statement of Disbursements and U.S. Trustee Quarterly Fees Paid.	()	()	()
6. Other documents/reports as required by the U.S. Trustee:	()	()	()

The undersigned certifies under penalty of perjury (28 U.S.C. § 1746) that the information contained in this and accompanying reports is complete, true and correct to the best of my knowledge, information and belief.

By: Frank L. Chapin

Dated: MAR. 19, 2003

FRANK L. CHAPIN
PRINTED NAME OF DEBTOR

OFFICE OF THE U.S. TRUSTEE - REGION 18

Sydney Gutierrez Chapin
CHAPIN

OFFICE OF THE U.S. TRUSTEE - REGION 18
BOISE, IDAHO

MONTHLY REPORTING REQUIREMENTS
INDIVIDUALS NOT ENGAGED IN BUSINESS

All Chapter 11 debtors filing as individuals not engaged in business, must serve the U.S. Trustee and the U.S. Bankruptcy Court with the documents and reports identified below no later than the 20th day of the month following the end of the month covered by the report.

DEBTOR NAME: FRANK L. CHAPIN AND Sydney Gutierrez - CHAP.
CASE NUMBER: 02-20218 FOR THE MONTH OF: JANUARY 2003

Required Documents	Document Attached	Previously Submitted	Explanation Attached
1. Comparative Balance Sheet.	(X)	(X)	(X)
2. Statement of Income and Expenses.	(X)	(X)	(X)
3. Statement of Taxes, Insurance and Other Activities.	(X)	(X)	(X)
4. Copy of Monthly Bank Statement.	(X)	(X)	(X)
5. Quarterly Statement of Disbursements and U.S. Trustee Quarterly Fees Paid.	()	()	()
6. Other documents/reports as required by the U.S. Trustee:	()	()	()

The undersigned certifies under penalty of perjury (28 U.S.C. § 1746) that the information contained in this and accompanying reports is complete, true and correct to the best of my knowledge, information and belief.

By: Frank L. Chapin Dated: FEB 17, 2003

FRANK L. CHAPIN
PRINTED NAME OF DEBTOR

OFFICE OF THE U.S. TRUSTEE - REGION 18

Sydney L. Gutierrez - CHAPIN

OFFICE OF THE U.S. TRUSTEE-REGION 18
BOISE, IDAHO

COMPARATIVE BALANCE SHEET
(Individual Debtors Not Engaged in Business)

As of: March 31, 2003

DEBTOR NAME: Frank L. Chapin and Sydney L. Gutierrez-Chapin

CASE NUMBER: 02-20218

	Date 1-31-03	Date 2-28-03	Date 3-31-03
<u>ASSETS</u>			
Cash			
Money on deposit	<u>2069.29</u>	<u>2354.80</u>	
Bonds(savings, etc)			
Monies owed to you	<u>71,794.00</u>	<u>73,894.00</u>	
Home	<u>119,664.00</u>	<u>119,664.00</u>	
Other property(attach list)	<u>2075.00</u>	<u>2075.00</u>	
Automobiles			
Boats, motors, R.V.'s etc			
Furniture	<u>2880.00</u>	<u>2880.00</u>	
Wearing apparel	<u>520.00</u>	<u>520.00</u>	
Books, pictures, art, etc	<u>590.00</u>	<u>590.00</u>	
Cash value of insurance policies			
Stocks	<u>575,606.45</u>	<u>575,606.45</u>	
Other Assets(attach list)	<u>45,000.00</u>	<u>45,000.00</u>	
TOTAL ASSETS	<u>820,198.74</u>	<u>822,584.25</u>	
<u>LIABILITIES</u>			
Prepetition Liabilities	<u>114,991.14</u>	<u>114,991.14</u>	
Unsecured Debt			
Notes Payable-Secured	<u>2836.09</u>	<u>2836.09</u>	
Taxes			
Other			
Total Prepetition Liabilities	<u>117,827.23</u>	<u>117,827.23</u>	
Postpetition Liabilities			
Accounts Payable	<u>1759.42</u>	<u>1364.51</u>	
Notes Payable			
Taxes Payable			
Other Farm Rent	<u>60,100.00</u>	<u>60,100.00</u>	
Total Postpetition Liabilities	<u>61,859.42</u>	<u>61,464.51</u>	
Total Liabilities	<u>179,686.65</u>	<u>179,291.74</u>	
Owner Net Worth	<u>640,512.09</u>	<u>643,292.51</u>	
TOTAL LIABILITIES AND OWNER NET WORTH (should equal total assets)	<u>820,198.74</u>	<u>822,584.25</u>	

OFFICE OF THE U.S. TRUSTEE-REGION 18
BOISE, IDAHO

STATEMENT OF INCOME & EXPENSES
(Individual Debtors Not Engaged in Business ONLY)

DEBTOR NAME: Frank L. Chapin and Sydney L. Gutierrez-Chapin

CASE NUMBER: 02-20218

FOR THE PERIOD ENDING: MARCH 31, 2003

	Month <u>January</u>	Month <u>February</u>	Month <u>March</u>
<u>PERSONAL INCOME/RECEIPTS</u>			
Wages	_____	_____	_____
Gifts	_____	_____	_____
Loans	_____	_____	_____
Other (itemize)	_____	_____	_____
Non-cash receipts	_____	_____	_____
TOTAL PERSONAL RECEIPTS	<u>4516.00</u>	<u>5862.00</u>	_____
<u>PERSONAL DISBURSEMENTS</u>			
Total Personal Disbursements	<u>4517.24</u>	<u>5576.49</u>	_____
EXCESS INCOME/RECEIPTS OVER EXPENDITURES (Deficit)	<u>(1.24)</u>	<u>285.51</u>	_____

NOTE: January 1, 2003. Income and Expenses are from Self Employment. First Receipt from 2003 Income Tax Filing Season were Received February 19, 2003. This is normal since most client information is not received until January 31, 2003.

4. SCHEDULE OF PAYMENTS TO ATTORNEYS AND OTHER PROFESSIONALS

	<u>Appointment Date</u>	<u>Amount Paid This Month</u>	<u>Date of Court Approval</u>	<u>Aggregate Received</u>	<u>Estimated Balance Due</u>
Debtor's Counsel	_____	\$ _____	_____	\$ _____	\$ _____
Counsel For Unsecured Creditors' Committee	_____	\$ _____	_____	\$ _____	\$ _____
Trustee's Counsel	_____	\$ _____	_____	\$ _____	\$ _____
Accountant	_____	\$ _____	_____	\$ _____	\$ _____
Other:	_____	\$ _____	_____	\$ _____	\$ _____

Identify fees accrued but not paid: _____

5. What efforts have been made toward presentation of a plan to the creditors?

6. If assets have been sold in other than the ordinary course of business, please provide details as to the asset sold, date of sale, total sales price, deductions (i.e. commissions), and net amount received.

4. SCHEDULE OF PAYMENTS TO ATTORNEYS AND OTHER PROFESSIONALS

	<u>Appointment Date</u>	<u>Amount Paid This Month</u>	<u>Date of Court Approval</u>	<u>Aggregate Received</u>	<u>Estimated Balance Due</u>
Debtor's Counsel	_____	\$ _____	_____	\$ _____	\$ _____
Counsel For Unsecured Creditors' Committee	_____	\$ _____	_____	\$ _____	\$ _____
Trustee's Counsel	_____	\$ _____	_____	\$ _____	\$ _____
Accountant	_____	\$ _____	_____	\$ _____	\$ _____
Other:	_____	\$ _____	_____	\$ _____	\$ _____

Identify fees accrued but not paid: _____

5. What efforts have been made toward presentation of a plan to the creditors?

6. If assets have been sold in other than the ordinary course of business, please provide details as to the asset sold, date of sale, total sales price, deductions (i.e. commissions), and net amount received.

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TTY/TDD USERS: 1.800.232.8299.

FRANK L CHAPIN
SYDNEY L GUTIERREZ
PO BOX 2028
SANDPOINT ID 83884-0908

ACCOUNT NUMBER
70008578
STATEMENT PERIOD
1-14-2003 TO 2-12-2003
C 1S1 0



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SUMMARY OF YOUR ACCOUNTS

CHECKING		SAVINGS	
FIRSTCHOICE MINIMUM BAL	70008578	FIRSTCHOICE MARKET RATE	70008578
BEGINNING BALANCE	207.93	BEGINNING BALANCE	.00
DEPOSITS	300.00	ENDING BALANCE	.00
WITHDRAWALS	479.74		
ENDING BALANCE	28.19	AVERAGE DAILY BAL	.00
MIN BAL ON 1-21-2003	7.93		

CHECKING ACTIVITY

DEPOSITS

POSTED	AMOUNT	DESCRIPTION
1-29	300.00	DEPOSIT

WITHDRAWALS

CK NO	PAID	AMOUNT	CK NO	PAID	AMOUNT	CK NO	PAID	AMOUNT	CK NO	PAID	AMOUNT
612	1-31	200.00	617*	1-30	47.84	618	2-06	31.90	620*	1-21	200.00

* = GAP IN CHECK SEQUENCE

TOTAL NUMBER OF CHECKS * 4

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SANDPOINT ID 83884

PAGE 1 OF 1

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FRANK L CHAPIN
SYDNEY L GUTIERREZ
PO BOX 2028
SANDPOINT ID 83884-0908

ACCOUNT NUMBER
70008578
STATEMENT PERIOD
2-13-2003 TO 3-12-2003
C 151 0



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WILL QUALIFY FOR REDUCED PAPERWORK BENEFITS.

SUMMARY OF YOUR ACCOUNTS

CHECKING		SAVINGS	
FIRSTCHOICE MINIMUM BAL	70008578	FIRSTCHOICE MARKET RATE	70008578
BEGINNING BALANCE	28.19	BEGINNING BALANCE	.00
DEPOSITS	590.00	ENDING BALANCE	.00
WITHDRAWALS	25.00		
SERVICE CHARGES/FEES	22.00	AVERAGE DAILY BAL	.00
ENDING BALANCE	671.19		
MIN BAL ON 2-13-2003	28.19		

CHECKING ACTIVITY

DEPOSITS

POSTED	AMOUNT	DESCRIPTION
2-13	120.00	DEPOSIT
3-10	570.00	DEPOSIT

WITHDRAWALS

CK NO	PAID	AMOUNT
613	2-14	25.00

TOTAL NUMBER OF CHECKS = 1

POSTED	AMOUNT	DESCRIPTION
3-07	22.00	INSUFFICIENT FUNDS CHARGE

CHECKING SERVICE CHARGE AND FEE SUMMARY

AMOUNT	DESCRIPTION
22.00	INSUFFICIENT FUNDS CHARGE
22.00	TOTAL SERVICE CHARGES AND FEES

THANK YOU FOR BANKING WITH BANK OF AMERICA

MONTHLY REPORT FOR JANUARY 2003 AND FEBRUARY 2003

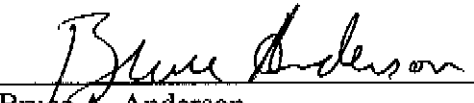
Bank Statements for Frank Chapin, P.A. will be supplemented within 2 weeks.

CERTIFICATE OF MAILING

I HEREBY CERTIFY that on this 20th day of March, 2003 I caused to be served a true and correct copy of the foregoing NOTICE OF FILING COMBINED OPERATING STATEMENTS FOR JANUARY 2003 AND FEBRUARY 2003 by the method indicated below, and addressed to the following:

U.S. Trustee
P.O. Box 110
Boise, Idaho 83701

☐ U.S. MAIL
☒ HAND DELIVERED
☐ OVERNIGHT MAIL
☐ FACSIMILE



Bruce A. Anderson